



Strengthening Family Ties despite Life's Adversities: A Case Study on the Conditional Cash Transfer Program in the Philippines

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Abstract

This study was conceptualized to investigate the current status of the beneficiaries of the Conditional Cash Transfer program of the government in the Province of Iloilo, Philippines. For this study, qualitative data were collected to through a case study method to describe who does what, when, where, how, and why the conditions, events, and processes occurred. Further, in-depth interviews and semi –structured interviews were the main tools utilized for data gathering. The key informants of the study were four CCT beneficiaries from the Municipalities with alarming situation in terms of poverty incidence index such as Carles, Concepcion, San Dionisio and Lemery. The researcher developed the category, theme and sub-themes based on the data gathered. Parent beneficiaries have realized that education is the only way to break the cycle of poverty.

Keywords: Case study; Conditional cash transfer program; Pantawid pamilyang Pilipino program.

Introduction

Building a family of your own is like a journey, a journey with ups and downs, with twist and turns. No one could predict what the future is waiting ahead. A typical Filipino family has no other dreams in life, but to provide and give their very best for their children. They have to prepare their children to a better life - a life which is better than what they have right now.

Given the diversity of socio-economic and cultural conditions prevailing in developing countries like the Philippines, there can be no “one size fits all” model of cash transfer programs. Inequality coupled with poverty, the irregular or even unemployment of most of the Filipinos is the lethal mix that feeds social desolidarization among Filipino citizens.

The target system of the Conditional Cash Transfer (CCT) of the Philippines are the poorest households. CCT program has its own equivalent term in the Philippine context such as Pantawid Pamilyang Pilipino Program (4Ps). This 4Ps program was patterned from the different international CCT programs which were implemented and became successful. They were selected through the National Household Targeting System for Poverty Reduction (NHTS-PR), implemented by the Department of Social Welfare & Development using the Proxy Means Test. This test determines the socio-economic category of the families by looking at certain proxy variables, such as ownership of assets, type of housing, education of the household head, livelihood of the family, and access to water and sanitation facilities (Department of Social Welfare and Development, 2009). The main focus of the 4ps program is to build human capital among the poorest of the poor Filipino families. The primary observations were noted are as follows: low-schooling, ill health as well as high malnutrition among the members of the Filipino families.

According to the Estimation of Local Poverty in the Philippines (2003 City and Municipal Level Poverty Estimates, (2009 March 23), stressed that Iloilo province ranked 48th in the national level with poverty incidence of 0.4007. Similarly, based on municipal level small area estimates, the results revealed as follows: First, Carles, with poverty incidence of 0.7182; poverty gap of 0.287; and poverty severity of 0.1429; second, Concepcion, with poverty incidence of 0.6713; poverty gap of 0.2606; and poverty severity of 0.1246; third, Lemery, with poverty incidence of 0.6453; poverty gap of 0.2429; and poverty severity of 0.1165; and fourth, San Dionisio, with poverty incidence of 0.6503; poverty gap of 0.2473; and poverty severity of 0.1190.

The municipalities of Carles, Concepcion, and San Dionisio are coastal towns and this explains why the principal source of livelihood of the people is fishing. These towns are the most prolific in fish production and provide a significant proportion of fish in the region. Second is farming. The principal crops are rice, corn, and vegetables. On the other hand, in the municipality of Lemery, the principal source of livelihood of the people is farming. Basically, these four municipalities had the most extreme poverty incidence as compared to the rest of the municipalities in the whole province at the time of the study.

The researcher conducted case studies on the beneficiaries of the Conditional Cash Transfer program of the Philippine government under the auspices of the Department of Social Welfare and Development (DSWD) as the lead agency in championing the cash transfer program.

The researcher aimed to gather firsthand information about the program, to interact freely with some beneficiaries, and to share with their personal stories on how blessed those families are to be a part of the said program. Further, the researcher aimed to establish how the conditional cash transfer program changed the lives of the beneficiaries, the importance it may bring on the aspects of education, health and nutrition, their perception after the implementation of the conditional cash transfer program.

Review of Literature

The Pantawid Pamilyang Pilipino Program (4P's) is modeled on conditional cash transfer programs (CCTs) that have been successfully implemented in Latin America, where experience has shown that investment in human development, particularly in education and health, vastly improves a country's chances of reducing poverty. CCTs have also been proven to positively impact effect outcomes, such as increase in the enrolment of children in schools in Mexico, Colombia, Bangladesh, and Turkey. They have also been proven to decrease the incidence of child labor among children aged 7 to 13 years old in Mexico and Nicaragua, lower the incidence of illness among young children as well as increase the utilization of health services among young girls in Honduras, and improve their nutritional status by increasing the average consumption rate in food expenditure (4P's Operational Manual, 2009).

The program is targeted at chronic poor households with children aged 0-14 years old who are located in poor areas. The cash grants range from PhP500 to PhP1,400 per household per month, depending on the number of eligible children. At the core of the Pantawid Pamilyang Pilipino Program is a social contract where the state provides financial resources to a family in exchange for that family's fulfilment of certain tasks such as ensuring children's attendance in school, regular visits to community health centers, participation in government-sponsored feeding programs, and attendance in more specific trainings, to name a few (Somera, 2010). According to Fernandez & Olfindo (2011), the program is seen more broadly as a vehicle for enhancing coordination within the government in assisting the poor and increasing the effectiveness of social protection programs.

Abelsohn (2011) stressed that despite the wide variation in implementation, there are certain steps that policymakers must go through in order to ensure that the program is successful. Policymakers must determine how much to spend on the Conditional Cash Transfer (CCT) Program and where this money is coming from. Once budgetary decisions have been made, officials need to target a particular population and issue which needs to be addressed. Properly identified, a Conditional Cash Transfer (CCT) Program can be designed and implemented to address the problem. The first step in this process is targeting a population of recipients who can benefit from this program. Next, they need to design benefit levels capable of achieving the program's objectives and develop mechanisms where these benefits can be transferred to the intended recipients. Finally, programs need to incorporate mechanisms for moving recipients out of the program, and evaluating how successful it has been at achieving its goals.

Statement of the Problem

This study aims to reconstruct meaning on the lives of the beneficiary of the conditional cash transfer program living in the municipalities with alarming situation in terms of poverty incidence index in the province of Iloilo. Specifically, this study addresses the following objectives: What is the importance of cash grant transfer to the beneficiaries? How the conditional cash transfer program changed the social lives of the beneficiaries? In what way has the beneficiaries perceived their lives after the implementation of the program? What are the common issues and problems experienced by the beneficiaries?

Research Methodology

The study employed the qualitative data through case studies. De Marrais, K. and Dapan, S. (2004) stated that case study research can involve the close examination of people, topics, issues, or programs. It was further stated that case studies seek to answer focused questions by producing in-depth descriptions and interpretations over a relatively short period of time. Further, the researcher develops category, themes and sub-themes from the responses of the key informants. Further, the gathered data were transcribed, coded, interpreted and analyzed.

The respondents of the study were the four (4) direct household beneficiaries from four (4) poorest municipalities in the province of Iloilo. From each municipality, one (1) respondent was interviewed in the case studies and was selected through purposive sampling based on the inclusion criteria such as those having with the most number of family member beneficiaries, with children enrolled in high school/elementary/Day Care, and full-time housewife with no income.

The researcher establishes the informed consent from the participants. Likewise, the researcher observed ethical considerations in conducting the in-depth interview with the beneficiaries of the program.

Findings and Interpretation

An emergent theme among the household beneficiaries in the province of Iloilo, Philippines is reported in this section. The identified themes, subthemes, and categories are well discussed. Data generated from the research questions were further presented in this section of paper.

Educational and Health Assistance

Assistance in education and health were the emerging topic revealed based the transcribed data from the interview. All school-age children of the beneficiaries are in school. Children are always present in school unlike before when most of them were cutting classes due to ill-health, lack of allowance, lack of budget for school supplies and for matriculation fees, etc. Increases in the gross enrollment and attendance rate of school-age children were also evident improvements on the part of the children.

"It greatly helps support the education of our children, gives assistance in the area of health as well as nutrition of the family. The cash assistance is used to purchase the needs of the children in school for matriculation fees and other school requirements needed. We can purchase milk, vitamins, and medicines for children".

In connection with this, the needs of children for health and education were answered through the cash transfer program, thus:

The amount we received is spent for the basic needs of the family including vitamins for our children and for school expenses like school supplies and other school-related requirements. We make sure that the cash grant given to us used according to what are stipulated in the package of the 4P's program. Our family has no problem and is consistent in compliance with the program conditions. As a wife, I used to keep a record of the details on how the cash grant is spent and utilized. The record also includes information during Family Development Sessions and meetings, as well as an intact copy of all the receipts, including school fees and school supplies of children. In addition, I make sure that all the children visit the health center and have monthly check-ups as compliance with the health grant of the program. As a result, our four children attend regular classes and they even excel in both academic and non-academic aspects". She stressed further that the cash grant of the government greatly helped in augmenting the income of the family.

As to basic healthcare, after three years of implementation of the cash transfer program, the results revealed that most of the children of the beneficiaries showed improvement in the area of health. The number of malnourished children decreased. Parents were provided with cash to purchase food, vitamins, and medicines for their children. Likewise, pregnant women and younger children could benefit the social services through visiting the health center for regular check-ups. In addition, parent beneficiaries could buy the school supplies of their children in school.

Education and health assistance are of great help especially to the impoverished and deprived Filipino families. The government is helping the poor to cope with, mitigate or reduce the risk of falling into or being trapped in poverty. The cash grants are to enhance the life chances of seriously disadvantaged populations.

Besides the foregoing contentions, the respondents under study affirmed that the cash grants given to them by the government through the cash transfer/grants is of great help to augment their income their finances in the education, health as well as the nutrition of their children.

The Conditional Cash Transfer program of the government which is known to its equivalent in the Philippine context as the Pantawid Pamilyang Pilipino Program (4Ps) is an important relief measure. The usefulness of such a measure needs to be underscored in light of the fact that many poor Filipinos are desperate to survive in these trying times. One of the studies conducted by Social Watch Philippines (2012), results revealed that survey the beneficiaries and has found out that for many beneficiaries, this is the first time that they have experienced direct support from government on a relatively sustained basis and are therefore grateful for the support. Furthermore, investments in education and health improve the chances of children for upward social and economic mobility.

Most Filipino families are living in poverty. These families could hardly send their children to school and could hardly provide proper nutrition to their family. Previously, many Filipino families were overburdened with worry on raising a family and not earning enough money to support their children in particular and of the whole family in general. Most of the parent beneficiaries of CCT program do not have permanent job so they do not have fixed income. This is due to lack of education among the parents.

Obligation

Obligation is the persistent theme as based on the answers of the beneficiaries during in-depth interview conducted. As beneficiaries of the CCT Program, they understand their roles and conditions which they have to comply to be able to continue being part of the 4P's program. The mother felt empowered by the project of the government. Community assemblies, meetings, seminars and conferences provided an opportunity to learn together and bond as a community group. Parent beneficiaries especially, the household's wife were attending to the needs of their children particularly the education and health and nutrition of children. Parent beneficiaries were very active in attending regular Sunday masses together with the whole members of the family. Aside from this, they were pro-active with regard to church-related activities such as fiesta, etc. This is evident that Filipinos are God-fearing. Most Filipino families wanted to be good models for their children and developed solidarity and value the importance of having the family members complete during celebrations like Christmas, New Year, etc.

"We are very active in attending Sunday masses and participating in all church activities. Sometimes, we prepare food during birthdays, baptisms, and even burial depending on our budget"

Parents often foresee the brighter future of their children by attending and providing the needs particularly in the education and health and nutrition. In addition, members of the family participated in community activities and other organizations in the barangay.

"We are also active in attending church every Sunday and other church-related activities. As Catholics, we encourage our offspring to participate in Flores De Mayo, to get involved in barangay and town fiestas, Holy Week celebration and other Roman Catholic celebrations. This is the only way to thank God for the glory and blessings we received from Him. We also value the importance of having close family ties and we do believe that The Family that Prays Together Stays Together. In line with this, the family is deemed to be God fearing and always puts God Jesus Christ at the center of our lives. We see to it that our children are well-guided by God's commandments and we teach them to be responsible children of the Lord".

Despite challenges and harsh conditions, they remained committed and dedicated to each other. The cash assistance that they received from the Program was utilized in order to support the family's daily needs, including the education of their children. They remain faithful to God and thankful for the blessings they have received. Further, families lived harmoniously and shared responsibilities.

Budget Allocation

The recurrent theme is budget allocation based on the gathered data from the interview with the beneficiaries. Filipino families make every effort out of their utmost potentials to allocate the limited resources available in the community. Budget allocation is not a joke due to lack and limited availability of resources. The 4P's program targeting strategy, which often involves giving the cash transfers to women, may increase women's control over resources, women's empowerment, and their decision-making power relative to child nutrition and health (the women's income and control over resources pathway).

As to how the beneficiaries perceived their lives after the full implementation of the Conditional Cash transfer program and also how the program improves the quality of life of its target beneficiaries especially in the areas of education, health and nutrition of the children and of the whole family, changes are automatically reflected in the budget allocation, lifestyle and expectations. They are also aware that the financial assistance they enjoy is not for a long-term process but rather to alleviate the incidence of poverty of Filipino families. The CCT program helps a lot in the development of the quality of life of every beneficiary. The program is intended for the impoverished Filipino families in the society. The program, in some other way, helps to improve the quality of life as she expressly acclaimed that:

"First, it helps in the education of our children. Before, the implementation of the CCT program, some parents had no interest in sending their children to school for financial reasons - lack of money to spend for school, etc. But now, almost 100% of our children are now in school rather than engage in child labor to earn and help augment the income of the family. Second, it also helps also to improve the health and nutrition of the children. Before the CCT operation, some parents were not responsive to the needs of their children when it comes to proper and healthy living. On the contrary, when CCT program was into full implementation in the Philippine society, parent beneficiaries were obliged to comply with all the conditionalities stated and included in the package.

Fighting spirit is predominantly strong among Filipinos with optimistic viewpoints in life. They are noted for having close family ties, and for being hospitable and God fearing. When asked how the CCT program in the Philippines changed their social lives and their perceptions, she stated:

"Before, the whole family members just stayed at home due to financial problems. We had no budget for some leisure activities like window shopping and others. We were even short of cash to buy food for the children and even for transportation. When we received the cash assistance extended by the government, we now often go to

church to attend regular Sunday masses. If there is a birthday celebration, we can have simple preparation to share with. Sometimes, we go to the beach and have picnic, swimming, etc. to unwind and relax even for a short period of time with prepared food for our lunch and snacks. In addition, whenever there is burial or baptism, we can offer simple preparation for our relatives, friends, and our invited guests. Believe me or not, Sir, due to lack of education, I don't know how to play tong-its or even mah-jong.

Moreover, the families were quite happy despite some trials and challenges brought by natural and even man-made disasters they are still firm because they do believe that whatever happens, God is the center of their lives. The whole family goes to church every Sunday to listen to the word of God. We also give honor to the feasts of patron saints, etc. They teach their children to be good, responsible, and God-fearing. Prayers are their only weapon to fight against trials and challenges. When asked about her perception of the implementation of the CCT program, she stressed that:

"Our life is very simple. We go to church and attend Sunday masses together with the whole family. Sometimes, we prepare food during birthdays and even baptism of our children depending on our budget. We don't engage in gambling activities because we want to be model parents to our children. When it comes to my own perception of our lives after the implementation of the 4Ps, as of now, I don't know what to say. The most important thing is, we are alive and we hope that no more calamities will come again. I'm pretty sure that there will be major changes when it comes to the budget allocation of our family especially in education and health".

Issues and Problems

Issues and problems are the recurrent theme arises during the conduct of the interview with the beneficiaries. Like any other government program, the CCT in the Philippines also has its disadvantages that may hinder its helpful benefits. This is remarkably notable in the conditions concerning education and health services provided by the government.

This result is contrary to the findings conducted under case study. The key informants stressed that:

"We have no problem with the cash grant given to us from the CCT program of the government".

The respondents under study just simply look at the cash grant per se and not the overall program as a whole. They often do not mind the advantage and disadvantage it may bring to the society. Usually, they were contented with the grant (cash money) given to them from the CCT program.

Accordingly, people are poor not just because of a lack of economic resources to satisfy basic needs, but also because they live in a social, economic and political system which do not provide equality of opportunities among its citizens. The Conditional Cash Transfer (CCT) intends to provide the basis for this much-needed equality by providing the poor people with the education and better health and nutrition that they could not access otherwise. In a nutshell, Valencia, E. (2009), underlying concept of the CCT programs, is: Once individuals are healthy, better fed, and educated, they will be able to overcome poverty in the long run.

The families were very proactive to the CCT program by abiding and complying all the terms and conditions included in the package. Despite the increase in the prices of the basic commodities, they still tried their best to allocate the financial assistance to food and education. When the devastating super typhoon Yolanda hit the area, people suffered from damage to property like houses and infrastructures and the loss of their livelihood. Many lives were also lost. According to history, typhoon Yolanda was the strongest and the most devastating typhoon all over the globe ever since. In spite of the natural calamities experienced by the beneficiaries, they are still moving on and even stronger than before. They consider these calamities as trials in their lives. They remain faithful to each other and to God. When asked what problems they encountered as recipients of the program and how the cash grant contributes to their basic needs and how it is utilized, she answered that:

"I have no major problems because from the start of the cash transfer program up to the present, the cash grant that I receive has always been complete. The cash grant helps us in our daily basic needs particularly in food, health, and education of our children. During school opening, I make sure that all fees are paid. We use some of the money to buy rice and viands, soap, clothing and other material things that we need at home. We even use some amount in rehabilitating our destroyed house on a gradual basis. But it was totally destroyed by the devastating super typhoon Yolanda. Currently, we stay in a small flimsy nipa hut to protect us against environmental changes and weather disturbances".

Summary of Findings

Under CCT program, the life of the poor who are beneficiaries of the program greatly changed. They can now send their children to school with complete school supplies, uniform and payment for all required fees. This is attested by the increase in school enrolment and attendance rates and reducing the incidence of drop-outs. In the health, and nutrition

aspects, parent beneficiaries can now provide the daily basic needs of their children, resulting in their good health and positive interest towards school. Parents have also developed self-driven interests and positive attitudes toward school. They learned lessons from the past, and their minds and hearts are now enlightened as to what education may bring to the future of the children and of the family. They realized that education is the only way to break the cycle of poverty and to uplift their standard of living. Because of realization and enlightenment, parent beneficiaries under the CCT program tried their best that the cash grants. With this, parent grantees are very grateful for the support. According to them, this is the first time that they have experienced direct support from the government.

Conclusions

The CCT program improved the current status of the families in the areas of education, health and nutrition of their children who are the recipient of the cash transfer program of the government. The cash grant transfer was changed the social lives of the beneficiaries. The beneficiaries perceived their lives after the implementation of the 4Ps programs that there will be a changed in terms of their budget allocation in the family. Likewise, education and health and nutrition are priorities of the household members enrolled in the program. Lack of nutrition of children often results in poor health condition which eventually results in absenteeism among children in school. Further, absence or even lack of education results in poverty in particular and perhaps additional burdens in the society. The beneficiaries did not encounter any problems with regards to the implementation of the conditional cash transfer program of the government through the so-called Pantawid Pamilyang Pilipino Program (4Ps).

Recommendations

Government officials, through the Department of Social Welfare and Development personnel and staff, should review their policies and guidelines in administering the distribution of cash grants. Security measures should establish to ensure that the cash grants benefit of the household beneficiaries is properly utilized. Household beneficiaries should learn to live within their means. Further, government should provide long-term investments to the poor and impoverished Filipino families by providing jobs. They should focus their resources on job creation, and most of all, increasing the wages of Filipino workers. Through these measures, the beneficiary households could no longer live in poverty. Housing program should also be recommended to the government for a descent living.

To the CCT beneficiaries, it is recommended that they should not depend too much on the cash grants and other related aids from the government that might create mendicancy and dependency among the beneficiary population. Further, the 4Ps beneficiaries should be encouraged to work or spending more effort to obtain work, in order to provide the daily basic needs of their children especially in terms of education, health, and nutrition.

Government officials should examine and strengthen the proper implementation and distribution of cash grants to the target beneficiaries of the program. Strictly monitoring and evaluation of the program should be observed to avoid any conflict when it comes to the distribution of cash grants by the government and compliance on the part of the recipients.

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